

FIRST BANCORP, INC., THE

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1133932	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,299	\$1,361	4.8%		
Loans	\$955	\$890	-6.8%		
Construction & development	\$66	\$57	-13.2%		
Closed-end 1-4 family residential	\$370	\$341	-7.9%		
Home equity	\$94	\$105	11.6%		
Credit card	\$0	\$0			
Other consumer	\$16	\$13	-18.0%		
Commercial & Industrial	\$97	\$85	-11.9%		
Commercial real estate	\$224	\$229	2.5%		
Unused commitments	\$139	\$122	-12.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$121	\$290	139.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$151	\$110	-26.9%		
Cash & balances due	\$15	\$13	-12.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$21	\$29	36.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$21	\$27	28.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,179	\$1,240	5.2%		
Deposits	\$923	\$975	5.7%		
Total other borrowings	\$250	\$257	3.0%		
FHLB advances	\$199	\$199	-0.4%		
Equity					
Equity capital at quarter end	\$120	\$121	1.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$25	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.0%	--		
Tier 1 risk based capital ratio	13.6%	14.9%	--		
Total risk based capital ratio	14.9%	16.1%	--		
Return on equity ¹	9.0%	10.1%	--		
Return on assets ¹	0.8%	0.9%	--		
Net interest margin ¹	3.4%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	69.1%	59.7%	--		
Loss provision to net charge-offs (qtr)	122.9%	69.3%	--		
Net charge-offs to average loans and leases ¹	1.5%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.5%	7.8%	0.0%	3.4%	--
Closed-end 1-4 family residential	1.7%	2.6%	0.3%	0.0%	--
Home equity	0.2%	0.5%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.9%	0.9%	0.4%	0.3%	--
Commercial & Industrial	2.1%	1.8%	1.3%	0.1%	--
Commercial real estate	2.8%	2.6%	0.4%	0.1%	--
Total loans	2.1%	2.5%	0.4%	0.3%	--